What is claimed and desired to be secured by Letters Patent is:

1   1.   A machine for the payment of a bill of a billor owed by a payor, said machine

2   comprising:

3   (1)   a support structure;

4   (2)   electronic means within said support structure for transmitting data to and

5   pertaining to the payment of said bill to the payor;

6   (3)   means secured to said support structure for electronically scanning said bill to

7   identify and retrieve predeterminable data on the bill;

8   (4)   a microprocessor;

9   (5)   means carried by said structure for optically scanning and accepting a check

10 presented on behalf of the payor for payment of the bill;

11   (6)   video monitor means including a screen responsive to touch initiated by a human

12 operator;

13   (7)   means for generating on said screen a video instruction image for operation of

14 the machine by the operator;

15   (8)   means for generating an audio signal in a pre-selected language concurrently

16 with the video instruction image;

17   (9)   a computer program means within said microprocessor in said structure for

18 operating said computer to store data pertaining to said payment; for generating commands for

19 processing the payment for computing data received through the optical scanning means, for

20 controlling the video monitor, the video instruction, the means for generating the audio signal,

1   and for applying the payment of said bill and electronically transmitting data pertaining to said

2   payment to the billor.

1   2.   The machine of Claim 1 wherein the means for electronically scanning said bill further

2   comprises means for identification of the billor, identification of the bill, the amount owed for

3   the bill, and data pertaining to the billor.

1   3.   The machine of Claim 1 wherein the data is transmitted in real time.

1   4.   The machine of Claim 1 wherein a plurality of video monitor screens are provided and

2   carried by the support structure, and said computer program enables display on at least one of

3   said video monitor means if another of said video monitor screens is inoperable.

1   5.   A machine for the payment of a bill of a billor owed by a payor, said machine

2   comprised:

3   (1)   a support structure;

4   (2)   electronic means within said support structure for transmitting data to and from

5   said machine pertaining to the payment of said bill;

6   (3)   means secured to said support structure for electronically scanning said bill to

7   identify and retrieve predeterminable data on the bill;

8   (4)   a computer program means within a computer in said structure for operating said

9   computer to store retrieved data pertaining to said payment and for generating commands to the

10 machine for processing the payment;

11   (5)   means carried by said structure for optically scanning legal currency presented

12 on behalf of the payor for payment of the bill;

13   (6)   video monitor means including a screen responsive to touch initiated by a human

14 operator;

15   (7)   means for generating on said screen a video instruction image for operation of

16 the machine by the operator;

17   (8)   means for generating an audio signal in a pre-selected language concurrently

18 with the video instruction image; and

19   (9)   a computer programmed for computing data received through the optical reader,

20 controlling the screen and the audio signal, applying the payment of said bill and electronically

21 transmitting data pertaining to said payment to the billor.

1 6.   The machine of Claim 5 further including means for counting said currency and

2 identifying the total of individual denominations of said currency optically scanned and

3 accepted by said optically scanning means.

1 7.   The machine of Claim 1 further including; means at a remote location relative to said

2 machine for electronically overriding and controlling the operation of the machine at least

3 during payment of said bill.

1   8.   The machine of Claim 1 or Claim 5 comprising a computer program means for storage

2   of data per_____ at least one bill payment and for transmission of data pertaining to each said

3   payment subsequent to loss and re-establishment of an electronic communications line between

4   the machine and a central location.

1   9.   A method for the payment by an operator by the use of a machine, including a

2   programmed computer system at a location remote from a billor of at least one bill issued by

3   said billor, through the use of a check drawn on an account of a financial institution and for

4   electronically storing and transmitting data pertaining to the payment of the bill from said

5   computer to at least the billor, comprising the steps of:

6   (a)   advising the operator of the machine incorporating said computer, through at

7   least one of video and audio display, that it is not necessary to fill out the amount of said check

8   or apply a signature to said check;

9   (b)   prompting the operator to introduce the check into the bill payment machine;

10   (c)   optically scanning said check for retrieval of data contained on the check;

11   (d)   transmitting and storing the data retrieved from the check into the computer;

12   (e)   recording an image of the check and transmitting the image into the data base of

13   the computer for storage;

14   (f)   prompting the operator to manually enter into the machine the monetary amount

15   of the check;

16   (g)   returning the check to the operator;

17   (h)   digitally recording an image of the operator and transmitting said image to said

18   computer for storage;

19   (i)   verifying the identification of the operator by optically scanning an identification

20   document and storing predeterminable information thereon in said computer;

21   (j)   prompting the operator to confirm through the machine that the operator is an

22   authorized signor of said account identified on said check; and

23   (k)   electronically transmitting data from the check to said financial institution for

24   a deduction of the monetary amount of the check entered into the machine by the operator from

25   said account.

1   10.   A method for the payment by an operator by the use of a computer system at a location

2   remote from a billor of at least one bill issued by said billor, through the use of a check drawn

3   on an account of a financial institution and for electronically transmitting data pertaining to the

4   payment of the bill from said computer to at least the billor, comprising the steps of:

5   (a)   advising the operator of a bill payment machine incorporating said computer,

6   through at least one of video and audio display, that it is not necessary to fill out the amount of

7   said check or apply a signature to said check;

8   (b)   prompting the operator to introduce the check into the bill payment machine;

9   (c)   optically scanning said check for retrieval of data contained on the check;

10   (d)   transmitting the data retrieved from the check into the computer;

11   (e)   recording an image of the check and transmitting the image into the data base of

12   the computer for storage;

13   (f)   returning the check to the operator;

14   (g)   digitally recording an image of the operator and transmitting said image in said

15   computer for storage;

16   (h)   verifying the identification of the operator by optically scanning an identification

17   document and storing predeterminable information thereon in said computer;

18   (i)   prompting the operator to confirm through the machine that the operator is an

19   authorized signor of said account identified on said check;

20   (j)   electronically transmitting data from the check to said financial institution for

21   a deduction of the amount of the transaction from said account; and

22   (k)   converting the data transmitted and stored from the check into the computer to

23   an ACH transaction and electronically transmitting said transaction to said financial institution

24   for a deduction from said account of the monetary amount of the ACH transaction as defined

25   by the amount entered into the machine for the check by the operator.

1   11.   A method for the payment by an operator by the use of a computer system at a location

2   remote from a billor of at least one bill issued by said billor, through the use of a check drawn

3   on an account of a financial institution and for electronically transmitting data pertaining to the

4   payment of the bill from said computer to at least the billor, comprising the steps of:

5   (a)   means for advising the operator of a bill payment machine incorporating said

6   computer, through at least one of video and audio display, that it is not necessary to fill out the

7   amount of said check or apply a signature to said check;

8   (b)   means for prompting the operator to introduce the check into the bill payment

9   machine;

10   (c)   means for optically scanning said check for retrieval of data contained on the

11   check;

12   (d)   means for transmitting the data retrieved from the check into the computer;

13   (e)   means for recording an image of the check and transmitting the image into the

14   data base of the computer for storage;

15   (f)   means for returning the check to the operator;

16   (g)   means for digitally recording an image of the operator and transmitting said

17   image in said computer for storage;

18   (h)   means for verifying the identification of the operator by optically scanning an

19   identification document and storing predeterminable information thereon in said computer;

20   (i)   means for prompting the operator to confirm through the machine that the

21   operator is an authorized signor of said account identified on said check;

22   (j)   means for electronically transmitting data from the check to said financial

23   institution for a deduction of the amount of the transaction from said account; and

24   (k)   means for converting the data transmitted and stored from the check into the

25   computer to an ACH transaction and electronically transmitting said transaction to said financial

26   institution for a deduction from said account of the monetary amount of the ACH transaction

27   as defined by the amount entered into the machine for the check by the operator.

1   12.   A machine for the payment by an operator by the use of a machine including a

2   programmed computer at a location remote from a billor of at least one bill issued by said billor

3   through the use of a check drawn on an account of a financial institution and for electronically

4   storing and transmitting data pertaining to the payment of the bill from said computer to at least

5   the billor, comprising:

6   (a)   means for advising the operator of the machine incorporating said computer,

7   through at least one of video and audio display, that it is not necessary to fill out the amount of

8   said check or apply a signature to said check;

9   (b)   means for prompting the operator to introduce the check into the bill payment

10   machine;

11   (c)   means for optically scanning said check for retrieval of data contained on the

12   check;

13   (d)   means for transmitting and storing the data retrieved from the check into the

14   computer;

15   (e)   means for recording an image of the check and transmitting the image into the

16   data base of the computer for storage;

17   (f)   means for prompting the operator to manually enter into the machine the

18   monetary amount of the check;

19   (g)   means for returning the check to the operator;

20   (h)   means for digitally recording an image of the operator and transmitting said

21   image to said computer for storage;

22   (i)   means for verifying the identification of the operator by optically scanning an

23   identification document and storing predeterminable information thereon in said computer;

24   (j)   means for prompting the operator to confirm through the machine that the

25   operator is an authorized signor of said account identified on said check; and

26   (k)   means for electronically transmitting data from the check to said financial

27   institution for a deduction of the monetary amount of the check entered into the machine by the

28   operator.

1   13.   An article of manufacture for use in programming a bill payment system maintaining a

2   data base including information on processing a bill for payment therethrough, the article of

3   manufacture comprising a computer useable storage medium having at least one computer

4   program stored therein that causes the computer to perform the steps of:

5   (a)   maintaining electronic information in the computer system for the operation

6   thereof and for receipt and transmission of data pertaining to a transaction for payment of a bill;

7   (b)   processing said electronic information to identify and sort preselected data

8   therefrom;

9   (c)   introducing into the computer and the electronic information data processed by

10   the machine including: an identification of the billor; the amount of the bill; the amount of

11   payment of the bill through the article of manufacture, defined as currency and/or check;

12   verifying the identification of the operator if a check is used to pay all or part of the bill;

13   receiving through a touch sensitive video screen data pertaining to payment of the bill; scanning

14   a check for financial and source data if said check is used for all or part of the payment of the

15   bill through the machine;

16   (d)   electronically formatting said data for transmission to a billor;

17   (e)   processing the payment of the bill and verifying such payment; and

18   (f)   electronically transmitting the data pertaining to the payment of the bill to a

19   location designated by the billor for storage within and read out on a computer system of the

20   billor.

1   14.   The article of manufacture of Claim 12 wherein said the computer program causes a

2   computer to perform the further step of: converting a check into an ACH transaction and

3   electronically transmitting data pertaining to said transaction to at least a financial institution.

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1   15.   The article of manufacture of Claim 12 wherein the said computer program causes the

2   computer to perform the further step of: counting the respective denominations of currency

3   through the article of manufacture used for payment of the bill and sorting each of

4   denominations and computing the amount of currency in each of said denominations.